

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:
Ryan H. Karmann : Case No. 19-23561-GLT
Michelle L. Karmann :
Debtor(s) : Chapter 13
:
Nationstar Mortgage LLC as Servicer for :
Lakeview Loan Servicing, LLC :
Movant(s) : Related to Document 79
:
vs. : Hearing Date: 11/2/22 at 10:00 a.m.
:
Ryan H. Karmann, Michelle L. Karmann: and Ronda J. Winnecour, Trustee :
Respondent(s) :

TRUSTEE'S RESPONSE TO MOTION FOR RELIEF FROM THE AUTOMATIC STAY
AS TO PROPERTY LOCATED AT 107 WYLIE AVENUE, HOUSTON, PA 15342

Ronda J. Winnecour, Chapter 13 Standing Trustee, respectfully represents the following:

1. Nationstar Mortgage LLC, as Servicer for Lakeview Loan Servicing, LLC requests relief from stay with regard to the property located at 107 Wylie Ave.
2. Movant alleges that it is due post-petition payments in the amount of \$7,304.22.
3. Creditor avers that Debtors have failed to make payments from February 1, 2022, through September 1, 2022, resulting in a default amount of \$7,304.22.
4. Trustee acknowledges that payments to the creditor are behind due to plan defaults early in the case, however, the amount of Debtor's plan payment has been adjusted to account for previous defaults.
5. Through September, 2022, Debtors' plan payments were current.
6. Creditor has been receiving monthly payments. On August 19, 2022, Trustee had to void voucher check #1230080 to Lakeview Loan Servicing in the amount of \$885.08 as stale-dated and re-issued manual check at check #1243775 for 1,490.72

on August 24, 2022.

7. Although Debtors have been making monthly payments to Trustee, where Debtors' payments are somewhat less than the plan payment, Debtors regularly make overpayments the subsequent month to cure arrears.

8. Additionally, the current balance on hand is \$2,844.23.

9. Trustee will continue making regularly scheduled distributions to Movant.

WHEREFORE, the Trustee so reports to the court. RONDA J. WINNECOUR,

CHAPTER 13 TRUSTEE

Date: October 21, 2022

By: /s/ James C. Warmbrodt
James C. Warmbrodt, PA I.D. 42524
Attorney for Chapter 13 Trustee
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CERTIFICATE OF SERVICE

I hereby certify that on the 21st of October 2022, I served one true and correct copy of the foregoing document on the following parties in interest by United States first-class mail, postage prepaid, addressed as follows:

Joseph S. Sisca, Esquire
Assistant U.S. Trustee
Suite 970, Liberty Center
1001 Liberty Avenue
Pittsburgh, PA 15222

Ryan and Michelle Karmann
107 Wylie Avenue
Houston, PA 15342

Paul W. McElrath, Jr., Esquire
McElrath Legal Holdings LLC
1641 Saw Mill Run Blvd.
Pittsburgh, PA 15210

Christopher A. DeNardo, Esquire
LOGS Legal Group, LLP
3600 Horizon Drive, Suite 150
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/s/Rosa M. Richard
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